

# The Times Record

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## Editorials

### Health insurance costs squeezing small businesses

In Maine, 69 percent of us get our health insurance through employment and half of us work in small businesses (50 or fewer employees).

Since 1996, Maine small businesses have seen the average cost of fee-for-service health insurance increase 78 percent and for HMO coverage, 60 percent. Most Maine businesses with 10 or fewer employees do not offer health insurance, not for lack of good will but because it is simply unaffordable.

So says a recent study requested by Rep. Tom Allen from the U.S. House Government Reform Committee to draw attention to the growing problems in employment-based health insurance in Maine.

"If the upward spiral of costs continues, premiums for HMO coverage for Maine small businesses will more than double over the next four years," Rep. Allen says. "More and more Mainers will join the ranks of the uninsured, will jeopardize their health by avoiding treatment and will worry that a major illness or accident will force them into massive debt. This trend also bodes poorly for the economic health of the state, as employers unable to offer insurance find it increasingly difficult to attract and retain workers."

It will take the collaboration of federal and state legislators, the insurance industry, business community and the public "to find creative ways to give all workers quality, affordable health care coverage." Rep. Allen's initiative should be a welcome push.

"Health Insurance Costs Are Rising for Maine Small Businesses," is available on the Internet at <http://www.tomallen.house.gov> or by calling Rep. Allen's Portland office at 774-5019.